

United States Bankruptcy Court
Eastern District of New YorkIn re:
Robert M Watford
Eileen Watford
DebtorsCase No. 13-41779-nhl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 3
Total Noticed: 35

Date Rcvd: Jul 08, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2013.

db/jdb
smg +Robert M Watford, Eileen Watford, 176 Llewellyn Place, Staten Island, NY 10310-2605
+NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719

smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001

7981806 +Bill Me Later, P.O. Box 5018, Timonium, MD 21094-5018
7981807 +Cach, LLC, 4340 S Monaco, Denver, CO 80237-3408
7981830 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/dfs, 1 Dell Way, Round Rock, TX 78682)

7981814 +GE Capital Retail Bank, C/O Rubin & Rothman LLC, P.O. Box 9003, Islandia, NY 11749-9003
7981820 Money Management International, P.O. Box 310129, Houston, TX 77231-0129
7981821 +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
7981822 +Notre Dame Academy, 134 Howard Avenue, Staten Island, NY 10301-4405
7981823 +Rubin & Rothman, LLC, P.O. Box 9003, Islandia, NY 11749-9003
7981828 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Jul 08 2013 18:16:04 United States Trustee,
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833

7981802 EDI: AMEREXPR.COM Jul 08 2013 18:13:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535

7981803 EDI: BANKAMER.COM Jul 08 2013 18:13:00 Bank Of America, P.O. Box 982235,
El Paso, TX 79998-2235

7981804 EDI: BANKAMER.COM Jul 08 2013 18:13:00 Bank Of America, 4060 Ogletown/stanton Rd,
Newark, DE 19713

7981805 +EDI: BANKAMER.COM Jul 08 2013 18:13:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
Greensboro, NC 27410-8119

7981808 EDI: CAPITALONE.COM Jul 08 2013 18:13:00 Cap One, Po Box 85015, Richmond, VA 23285
7981807 +EDI: STFC.COM Jul 08 2013 18:13:00 Cach, LLC, 4340 S Monaco, Denver, CO 80237-3408
7981809 +EDI: CAPITALONE.COM Jul 08 2013 18:13:00 Cap One, Po Box 5253,
Carol Stream, IL 60197-5253

7981810 +EDI: CHASE.COM Jul 08 2013 18:13:00 Chase, 201 N. Walnut St//del-1027,
Wilmington, DE 19801-2920

7981811 +EDI: WFNNB.COM Jul 08 2013 18:13:00 Comenity Bank/dressbrn, Po Box 182789,
Columbus, OH 43218-2789

7981812 +EDI: DISCOVER.COM Jul 08 2013 18:13:00 Discover Fin Svcs LLC, Po Box 15316,
Wilmington, DE 19850-5316

7981813 +EDI: TSYS2.COM Jul 08 2013 18:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
7981815 EDI: RMSC.COM Jul 08 2013 18:13:00 Gecrb/jcp, Po Box 984100, El Paso, TX 79998
7981816 +EDI: RMSC.COM Jul 08 2013 18:13:00 Gecrb/paypal Smart Con, 777 Long Ridge Rd,
Stamford, CT 06902-1247

7981817 +EDI: HFC.COM Jul 08 2013 18:13:00 Hfc - Usa, Po Box 9068, Brandon, FL 33509-9068
7981818 +EDI: CBSKOHLS.COM Jul 08 2013 18:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096

7981819 EDI: RMSC.COM Jul 08 2013 18:13:00 Lowe's/Gemb, P.O. Box 530914, Atlanta, GA 30353-0914
7997762 E-mail/Text: EBrewster@dep.nyc.gov Jul 08 2013 18:16:00 New York City Water Board,
Department of Environmental Protection, 59-17 Junction Blvd., Bankruptcy Unit 13th Floor,
Flushing, NY 11373-5108

7981825 EDI: AGFINANCE.COM Jul 08 2013 18:13:00 Springleaf Financial S, Po Box 3251,
Evansville, IN 47731

7981826 EDI: AGFINANCE.COM Jul 08 2013 18:13:00 Springleaf Financial Services, P.O. Box 969,
Evansville, IN 47706-0969

7981824 EDI: SEARS.COM Jul 08 2013 18:13:00 Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130
7981827 +EDI: AGFINANCE.COM Jul 08 2013 18:13:00 Springlf Fin, 600 N King St,
Wilmington, DE 19801-3722

7981829 +EDI: CITICORP.COM Jul 08 2013 18:13:00 Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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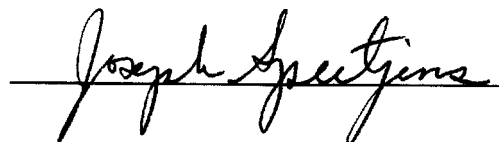
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2013 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Robert M Watford kzazz007@yahoo.com
Kevin B Zazzera on behalf of Joint Debtor Eileen Watford kzazz007@yahoo.com
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com
United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–13–41779–nhl

Robert M Watford

Eileen Watford

aka Eileen M Watford

176 Llewellyn Place
Staten Island, NY 10310

176 Llewellyn Place
Staten Island, NY 10310

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–6218

xxx–xx–8247

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on March 28, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: July 8, 2013

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.